



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** [UMB FINANCIAL CORPORATION](#)

**City/State** [KANSAS CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [37,507,841](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UMB FINANCIAL CORPORATION](#)  
[1010 GRAND BOULEVARD](#)  
[KANSAS CITY, MO 64106](#)

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## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	319,352	304,666	619,193	585,880	637,750	4.82	45.93
Income from lease financing receivables.....	37	41	80	77	95	-9.76	-91.55
Fully taxable income on loans and leases.....	319,382	304,700	619,258	585,941	637,827	4.82	45.66
Tax-exempt income on loans and leases.....	7	7	15	16	18	0.00	-53.33
Estimated tax benefit on income on loans and leases.....	2	2	4	4	5	-0.08	-76.79
Income on loans and leases (tax equivalent).....	319,391	304,709	619,277	585,961	637,850	4.82	45.65
Investment interest income (tax equivalent).....	150,745	119,954	252,260	232,234	220,088	25.67	63.52
Interest on balances due from depository institutions.....	6,664	1,536	5,417	3,744	12,882	333.85	489.21
Interest income on other earning assets.....	6,246	5,721	10,902	13,267	16,048	9.18	162.88
Total interest income (tax equivalent).....	483,046	431,920	887,856	835,206	886,868	11.84	53.35
Interest on time deposits of \$250K or more .....	244	512	950	2,503	7,718	-52.34	-84.66
Interest on time deposits < \$250K.....	576	899	1,399	6,555	7,824	-35.93	-75.64
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	20,792	11,961	24,063	49,156	138,650	73.83	111.19
Interest on other borrowings and trading liabilities.....	9,686	6,130	11,739	16,755	37,795	58.01	-6.78
Interest on subordinated debt and mandatory convertible securities .....	3,925	3,925	7,850	2,290	0	0.00	
Total interest expense.....	35,223	23,427	46,001	77,259	191,987	50.35	45.60
Net interest income (tax equivalent).....	447,823	408,493	841,855	757,947	694,881	9.63	54.00
Non-interest income.....	239,097	241,646	470,239	442,417	423,518	-1.05	13.06
Adjusted operating income (tax equivalent) .....	686,920	650,139	1,312,094	1,200,364	1,118,399	5.66	36.76
Overhead expense.....	428,905	402,284	833,636	824,616	778,860	6.62	22.28
Provision for credit losses.....	6,900	16,500	20,000	127,890	32,850		-70.64
Securities gains (losses) .....	0	4,020	7,817	6,981	3,218	-100.00	-100.00
Other tax equivalent adjustments .....	0	0	0	1	0		
Pretax net operating income (tax equivalent).....	312,031	230,195	455,394	365,608	309,941	35.55	140.45
Applicable income taxes .....	55,835	36,833	76,042	52,388	42,365	51.59	133.27
Tax equivalent adjustments .....	12,677	13,307	26,334	26,718	23,976	-4.73	-33.58
Applicable income taxes (tax equivalent).....	68,512	50,140	102,376	79,106	66,341	36.64	59.25
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	243,519	180,055	353,018	286,502	243,600	35.25	180.72
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		-100.00
Net income attributable to holding company.....	243,519	180,055	353,018	286,502	243,600	35.25	179.90
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	243,519	180,055	353,018	286,502	243,600	35.25	179.90
Investment securities income (tax equivalent).....	150,745	119,954	252,260	232,234	220,088	25.67	63.52
US Treasury and agency securities (excluding mortgage-backed securities) .....	5,937	1,484	2,904	3,305	8,317	300.07	611.87
Mortgage-backed securities .....	73,007	49,187	109,962	93,232	90,858	48.43	111.19
All other securities .....	71,801	69,283	139,394	135,697	120,913	3.63	26.45
Cash dividends declared.....	36,063	31,167	67,266	60,655	59,583	15.71	41.68
Common .....	36,063	31,167	67,266	60,655	59,583	15.71	41.68
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.





**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	9,287,340	8,422,113	8,618,531	7,894,471	6,590,300	10.27	76.99
Commercial and industrial loans .....	8,820,989	7,839,621	7,760,723	7,521,679	6,055,412	12.52	84.54
Loans to individuals .....	313,393	287,758	309,196	306,520	357,933	8.91	-13.50
Loans to depository institutions and acceptances of other banks .....	1,975	1,540	1,541	1,777	1,617	28.25	55.76
Agricultural loans .....	170,677	150,046	154,343	161,581	190,914	13.75	-31.53
Other loans and leases .....	378,534	215,015	327,814	224,331	243,349	76.05	78.60
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	18,972,908	16,916,093	17,172,148	16,110,359	13,439,525	12.16	74.83
Less: Allowance for loan and lease losses .....	164,346	200,563	194,771	215,973	101,788	-18.06	68.05
Net loans and leases .....	18,808,562	16,715,530	16,977,377	15,894,386	13,337,737	12.52	74.89
Debt securities that reprice or mature in over 1 year .....	12,927,792	11,253,503	13,270,743	10,061,744	8,144,333	14.88	80.10
Mutual funds and equity securities .....	40,639	70,196	64,149	134,196	170	-42.11	
Subtotal .....	31,776,993	28,039,229	30,312,269	26,090,326	21,482,240	13.33	77.20
Interest-bearing bank balances .....	1,825,295	5,059,098	8,841,906	3,110,042	1,225,491	-63.92	449.64
Federal funds sold and reverse repos .....	1,055,459	1,146,521	1,216,357	1,650,335	1,578,345	-7.94	472.00
Debt securities that reprice or mature within 1 year .....	520,965	178,037	186,187	252,558	419,131	192.62	59.14
Trading assets .....	9,646	40,552	31,875	35,020	45,618	-76.21	-84.40
Total earning assets .....	35,188,358	34,463,437	40,588,594	31,138,281	24,750,825	2.10	86.79
Non-interest-bearing cash and due from depository institutions .....	360,242	469,883	413,821	430,638	472,958	-23.33	-4.99
Premises, fixed assets, and leases .....	211,289	222,952	218,182	228,919	234,631	-5.23	-6.19
Other real estate owned .....	12,312	1,860	0	4,740	2,935	561.94	2743.42
Investment in unconsolidated subsidiaries .....	0	0	0	4,193	6,961		-100.00
Intangible and other assets .....	1,737,899	1,463,719	1,474,827	1,323,343	1,093,045	18.73	92.74
Total assets .....	37,507,841	36,619,015	42,693,484	33,127,504	26,561,355	2.43	84.28
Quarterly average assets .....	37,562,725	34,264,224	38,078,111	30,585,634	25,071,023	9.63	84.90
Average loans and leases (YTD) .....	17,839,510	16,524,280	16,624,490	15,116,437	12,761,724	7.96	66.94
<b>Memoranda</b>							
Loans held-for-sale .....	750	5,303	1,277	6,708	7,803	-85.86	-78.22
Loans not held-for-sale .....	18,972,158	16,910,790	17,170,871	16,103,651	13,431,722	12.19	74.88
Real estate loans secured by 1–4 family .....	2,549,753	2,159,988	2,336,844	1,968,439	1,419,230	18.04	99.85
Commercial real estate loans .....	6,253,455	5,772,195	5,801,418	5,423,570	4,730,335	8.34	78.74
Construction and land development .....	1,025,516	882,523	809,249	798,896	842,346	16.20	41.46
Multifamily .....	186,503	297,592	205,310	449,855	360,112	-37.33	-27.77
Nonfarm nonresidential .....	5,041,436	4,592,080	4,786,859	4,174,819	3,527,877	9.79	100.42
Real estate loans secured by farmland .....	484,132	489,930	480,269	502,462	440,735	-1.18	2.37
Total investment securities .....	13,489,396	11,501,736	13,521,079	10,448,498	8,563,634	17.28	79.73
U.S. Treasury securities .....	750,752	15,344	69,174	30,740	64,078	4792.81	1074.67
US agency securities (excluding mortgage-backed securities) .....	298,280	94,338	124,932	95,949	93,021	216.18	1066.43
Municipal securities .....	4,160,069	4,638,008	4,506,970	4,638,233	4,146,019	-10.30	9.91
Mortgage-backed securities .....	7,575,399	6,531,332	8,369,039	5,468,181	4,071,794	15.99	110.78
Asset-backed securities .....	280,472	0	68,969	0	0		
Other debt securities .....	383,785	152,518	317,846	81,199	188,552	151.63	938.38
Mutual funds and equity securities .....	40,639	70,196	64,149	134,196	170	-42.11	
Available-for-sale securities .....	7,739,216	10,347,531	11,976,514	9,299,688	7,447,362	-25.21	24.30
U.S. Treasury securities .....	750,752	15,344	69,174	30,740	64,078	4792.81	1074.67
US agency securities (excluding mortgage-backed securities) .....	175,247	94,338	124,932	95,949	93,021	85.77	585.31
Municipal securities .....	1,662,375	3,553,999	3,422,688	3,623,619	3,029,917	-53.23	-33.65
Mortgage-backed securities .....	4,486,585	6,531,332	7,972,905	5,468,181	4,071,794	-31.31	24.83
Asset-backed securities .....	280,472	0	68,969	0	0		
Other debt securities .....	383,785	152,518	317,846	81,199	188,552	151.63	938.38
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	-464,090	-18,891	-38,025	14,831	-33,757		
Available-for-sale securities appreciation (depreciation) .....	-578,289	284,955	153,930	411,954	123,382		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	9,821,106	8,743,648	10,196,906	7,823,478	5,771,597	12.32	86.48

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,911,697	8,060,464	10,050,582	6,831,600	5,373,033	10.56	230.27
NOW, ATS and transaction accounts .....	728,401	440,715	711,332	1,088,182	670,537	65.28	25.71
Time deposits less brokered deposits < \$250K .....	388,512	435,142	408,085	-95,142	86,502	-10.72	
MMDA and other savings accounts .....	21,292,544	20,868,980	23,986,372	18,255,375	14,333,309	2.03	83.80
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	31,321,154	29,805,301	35,156,371	26,080,015	20,463,381	5.09	110.96
Time deposits of \$250K or more .....	164,800	243,099	443,481	393,347	605,777	-32.21	-75.03
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	2,661,283	2,783,389	3,238,435	2,315,497	1,896,508	-4.39	41.08
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	0	0		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	27,119		-100.00
Brokered deposits < \$250K .....	70	71	75	577,889	534,086	-1.41	-99.99
Noncore funding .....	2,826,153	3,026,559	3,681,991	3,286,733	3,063,490	-6.62	-10.12
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	272,505	270,558	271,544	269,595	70,371	0.72	301.97
Other liabilities .....	445,141	426,353	438,154	474,213	357,673	4.41	99.29
Total liabilities .....	34,864,953	33,528,771	39,548,060	30,110,556	23,954,915	3.99	90.70
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	55,057	55,057	55,057	55,057	55,057	0.00	0.00
Common surplus .....	1,115,504	1,098,139	1,110,520	1,090,450	1,073,764	1.58	7.48
Retained earnings .....	2,384,454	2,040,134	2,176,998	1,891,246	1,672,438	16.88	97.97
Accumulated other comprehensive income .....	-564,803	223,107	126,314	318,340	83,180		
Other equity capital components .....	-347,324	-326,193	-323,465	-338,145	-277,999		
Total holding company equity capital .....	2,642,888	3,090,244	3,145,424	3,016,948	2,606,440	-14.48	27.61
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,642,888	3,090,244	3,145,424	3,016,948	2,606,440	-14.48	27.61
Total liabilities and capital .....	37,507,841	36,619,015	42,693,484	33,127,504	26,561,355	2.43	84.28
<b>Memoranda</b>							
Non-interest-bearing deposits .....	14,925,555	12,513,031	16,342,642	9,879,970	6,944,465	19.28	132.00
Interest-bearing deposits .....	16,560,469	17,535,440	19,257,285	17,171,281	14,658,779	-5.56	71.37
Total deposits .....	31,486,024	30,048,471	35,599,927	27,051,251	21,603,244	4.78	95.61
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,145,424	3,016,948	3,016,948	2,606,440	2,228,470		
Accounting restatements .....	0	0	0	-7,039	0		
Net income .....	243,519	180,055	353,018	286,502	243,600		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	12,931	23,729	40,256	20,306	19,487		
Less: Purchase of treasury stock .....	31,806	4,088	5,506	63,766	4,496		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	36,063	31,167	67,266	60,655	59,583		
Change in other comprehensive income .....	-691,117	-95,233	-192,026	235,160	178,962		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,642,888	3,090,244	3,145,424	3,016,948	2,606,440		

## Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	24.76	38.78	25	23	36.32	23	20.19	36.25	19	23.83	36.22	24	24.81	37.78	26
Commercial and industrial loans .....	23.52	11.05	93	21.41	12.25	89	18.18	10.76	81	22.71	13.52	89	22.80	12.02	92
Loans to individuals .....	0.84	3.52	39	0.79	3.48	35	0.72	3.36	35	0.93	3.40	40	1.35	4.20	43
Loans to depository institutions and acceptances of other banks .....	0.01	0.02	75	0	0.01	78	0	0.02	76	0.01	0.03	75	0.01	0.04	68
Agricultural loans.....	0.46	0.19	81	0.41	0.21	80	0.36	0.18	80	0.49	0.19	82	0.72	0.24	84
Other loans and leases.....	1.01	4.45	18	0.59	4.22	14	0.77	4.47	16	0.68	4.63	12	0.92	5.01	12
Net loans and leases.....	50.15	61.60	16	45.65	59.81	13	39.77	58.67	10	47.98	61.58	15	50.21	63.77	16
Debt securities over 1 year.....	34.47	19.46	88	30.73	17.61	92	31.08	19.46	86	30.37	15.55	94	30.66	14.60	96
Mutual funds and equity securities .....	0.11	0.05	78	0.19	0.06	87	0.15	0.06	83	0.41	0.05	96	0	0.06	29
Subtotal .....	84.72	82.34	49	76.57	78.32	31	71	79.22	19	78.76	78.16	37	80.88	79.65	32
Interest-bearing bank balances .....	4.87	4.59	60	13.82	9.11	77	20.71	8.50	93	9.39	7.51	65	4.61	3.06	73
Federal funds sold and reverse repos .....	2.81	0.58	88	3.13	0.52	89	2.85	0.54	88	4.98	0.82	88	5.94	1.57	85
Debt securities 1 year or less .....	1.39	1.68	58	0.49	1.53	28	0.44	1.56	28	0.76	1.68	34	1.58	1.91	61
Trading assets .....	0.03	0.55	47	0.11	0.60	48	0.07	0.49	48	0.11	1.01	41	0.17	1.19	48
Total earning assets.....	93.82	90.95	80	94.11	91.43	81	95.07	91.77	86	94	91.05	84	93.18	89.53	84
Non-interest cash and due from depository institutions.....	0.96	1.01	42	1.28	1.01	74	0.97	0.82	65	1.30	1.07	68	1.78	1.14	88
Other real estate owned.....	0.03	0.01	84	0.01	0.02	41	0	0.01	9	0.01	0.02	57	0.01	0.03	34
All other assets.....	5.23	7.97	18	4.61	7.50	15	3.97	7.35	10	4.71	7.82	10	5.04	9.27	9
<b>Memoranda</b>															
Short-term investments .....	9.07	7.68	70	17.43	12.01	78	24	11.47	89	15.13	11.17	75	12.13	7.63	78
U.S. Treasury securities.....	2	1.96	67	0.04	1.08	37	0.16	1.47	36	0.09	0.84	48	0.24	1.03	54
US agency securities (excluding mortgage-backed securities) .....	0.80	0.84	65	0.26	0.77	45	0.29	0.82	48	0.29	0.63	48	0.35	0.54	51
Municipal securities .....	11.09	1.75	96	12.67	1.72	96	10.56	1.73	95	14	1.69	97	15.61	1.34	98
Mortgage-backed securities .....	20.20	13.68	77	17.84	12.97	72	19.60	14.14	77	16.51	11.75	73	15.33	11.44	74
Asset-backed securities .....	0.75	0.68	67	0	0.38	26	0.16	0.50	61	0	0.32	24	0	0.28	25
Other debt securities .....	1.02	0.52	72	0.42	0.52	59	0.74	0.53	67	0.25	0.42	55	0.71	0.39	76
Loans held-for-sale.....	0	0.35	18	0.01	0.42	25	0	0.55	19	0.02	0.52	21	0.03	0.39	24
Loans held for investment.....	50.58	61.41	18	46.18	59.85	15	40.22	58.06	12	48.61	61.72	16	50.57	63.50	18
Real estate loans secured by 1–4 family.....	6.80	12.26	27	5.90	11.69	26	5.47	11.46	25	5.94	11.91	24	5.34	13.29	22
Revolving .....	0.85	1.49	39	0.98	1.45	45	0.78	1.42	40	1.19	1.66	48	1.80	2.07	50
Closed-end, secured by first liens .....	5.88	10.40	27	4.86	9.84	28	4.65	9.67	28	4.68	9.81	27	3.46	10.69	17
Closed-end, secured by junior liens .....	0.07	0.18	38	0.06	0.20	27	0.05	0.17	32	0.07	0.22	29	0.08	0.28	32
Commercial real estate loans .....	16.67	24.34	32	15.76	22.48	30	13.59	22.69	25	16.37	22.22	33	17.81	22.23	40
Construction and land development .....	2.73	3.75	42	2.41	3.35	41	1.90	3.34	38	2.41	3.40	41	3.17	3.44	51
Multifamily.....	0.50	3.69	12	0.81	3.31	18	0.48	3.57	12	1.36	3.12	30	1.36	3.01	37
Nonfarm nonresidential .....	13.44	15.50	43	12.54	14.81	41	11.21	14.57	37	12.60	14.72	41	13.28	14.69	44
Real estate loans secured by farmland.....	1.29	0.35	85	1.34	0.34	88	1.12	0.30	87	1.52	0.33	89	1.66	0.36	88





## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....	15,076,796	13,439,971	13,783,392	12,280,259	10,551,250
Commit: Secured commercial real estate loans .....	2,673,711	1,724,045	2,170,939	1,278,382	1,333,878
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	3,846,870	3,604,327	3,743,165	3,472,339	3,188,905
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	467,205	381,515	390,800	358,023	309,090
Commercial and similar letters of credit .....	2,694	3,638	2,754	3,160	4,460
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	70,911	88,131	75,147	89,309	74,563
Credit derivatives - notional amount (holding company as beneficiary) .....	91,249	47,985	47,291	48,621	47,767
Credit derivative contracts w/ purchased credit protection-investment grade .....	162,159	136,116	122,438	137,930	122,330
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	5,523	41,048	5,723	30,657	39,631
Written options contracts (interest rate) .....	5,139	35,745	4,449	21,732	31,828
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	4,185,942	3,751,512	3,989,992	2,513,045	2,685,391
Futures and forward foreign exchange .....	32	14,934	4,006	20,616	18,565
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	40.20	24.48	88	36.70	22.45	85	32.28	22.78	81	37.07	22.01	86	39.72	23.52	85
Standby letters of credit .....	1.25	0.66	84	1.04	0.67	79	0.92	0.65	74	1.08	0.71	77	1.16	0.84	73
Commercial and similar letters of credit .....	0.01	0.02	60	0.01	0.02	62	0.01	0.02	58	0.01	0.02	62	0.02	0.02	66
Securities lent .....	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.19	0.26	64	0.24	0.25	68	0.18	0.24	66	0.27	0.35	68	0.28	0.42	68
Credit derivatives - notional amount (holding company as beneficiary) .....	0.24	0.18	72	0.13	0.19	67	0.11	0.18	66	0.15	0.30	67	0.18	0.52	68
Credit derivative contracts w/ purchased credit protection-investment grade .....	0.43	0.19	78	0.37	0.18	81	0.29	0.18	79	0.42	0.25	79	0.46	0.30	80
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	11.19	44.65	40	10.50	49.75	34	9.38	46.30	35	7.81	48.62	22	10.45	68.47	27
Interest rate contracts .....	11.19	32.11	43	10.45	35.96	36	9.37	32.46	37	7.74	34.36	24	10.38	47.31	30
Interest rate futures and forward contracts .....	0.01	3.60	29	0.11	5.17	38	0.01	3.25	29	0.09	6.21	31	0.15	10.67	32
Written options contracts (interest rate) .....	0.01	1.58	22	0.10	1.82	23	0.01	1.41	19	0.07	2.18	20	0.12	2.47	26
Purchased options contracts (interest rate) .....	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps .....	11.16	21.90	48	10.24	20.67	44	9.35	20.49	45	7.59	20.83	33	10.11	28.86	38
Foreign exchange contracts .....	0	6.76	53	0.04	6.16	60	0.01	6.30	54	0.06	6.01	58	0.07	10.12	53
Futures and forward foreign exchange contracts .....	0	4.19	54	0.04	3.93	62	0.01	3.78	56	0.06	3.47	59	0.07	5.23	54
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	84.51	46.07	87	81.33	42.93	84	82.91	44.98	85	81.24	42.82	82	82.68	45.53	83

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	4,196,636	3,843,239	4,004,170	2,586,050	2,775,415
Interest rate contracts .....	4,196,604	3,828,305	4,000,164	2,565,434	2,756,850
Foreign exchange contracts.....	32	14,934	4,006	20,616	18,565
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	5,555	55,982	9,729	51,273	58,196
Written options .....	5,139	35,745	4,449	21,732	31,828
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	5,139	35,745	4,449	21,732	31,828
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	4,185,942	3,751,512	3,989,992	2,513,045	2,685,391
Held for trading.....	10,662	76,793	10,172	52,389	71,459
Interest rate contracts .....	10,662	76,793	10,172	52,389	71,459
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	4,185,974	3,766,446	3,993,998	2,533,661	2,703,956
Interest rate contracts .....	4,185,942	3,751,512	3,989,992	2,513,045	2,685,391
Foreign exchange contracts.....	32	14,934	4,006	20,616	18,565
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,353,655	3,943,610	4,120,155	2,691,940	2,856,636
One year or less .....	96,436	82,223	65,255	62,774	49,097
Over 1 year to 5 years .....	1,643,497	1,129,824	1,339,976	865,544	1,275,610
Over 5 years .....	2,613,722	2,731,563	2,714,924	1,763,622	1,531,929
Gross negative fair value (absolute value) .....	71,268	12,201	13,957	9,458	6,065
Gross positive fair value.....	23,627	77,383	57,692	103,638	55,338
Held for trading.....	0	0	0	0	0
Non-traded.....	23,627	77,383	57,692	103,638	55,338
Current credit exposure on risk-based capital derivative contracts .....	21,554	76,668	56,733	103,503	55,031
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0





## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		20,123		19,424		6,509		9,870		21,494					
90+ days past due loans and leases .....		3,446		1,265		2,633		1,952		2,069					
Nonaccrual loans and leases.....		18,117		58,219		92,300		87,823		56,347					
Total past due and nonaccrual loans and leases.....		41,686		78,908		101,442		99,645		79,910					
Restructured 30–89 days past due .....		0		0		0		0		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		6,757		7,427		7,093		10,059		19,439					
Total restructured loans and leases .....		6,757		7,427		7,093		10,059		19,439					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		4,434		276		189		0		392					
Other real estate owned.....		12,312		1,860		0		4,740		2,935					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.11	0.32	22	0.11	0.27	27	0.04	0.32	4	0.06	0.39	6	0.16	0.43	17
90+ days past due loans and leases .....	0.02	0.09	42	0.01	0.10	35	0.02	0.10	42	0.01	0.12	36	0.02	0.15	32
Nonaccrual loans and leases.....	0.10	0.38	8	0.34	0.58	27	0.54	0.46	70	0.55	0.66	44	0.42	0.51	41
90+ days past due and nonaccrual loans and leases.....	0.11	0.53	6	0.35	0.73	21	0.55	0.62	49	0.56	0.85	37	0.43	0.71	30
30–89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.04	0.09	36	0.04	0.12	33	0.04	0.10	35	0.06	0.13	37	0.14	0.14	61
30–89 days past due loans held for sale .....	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.11	0.32	22	0.11	0.27	27	0.04	0.32	4	0.06	0.40	6	0.16	0.43	16
90+ days past due assets .....	0.02	0.10	42	0.01	0.10	33	0.02	0.10	41	0.01	0.12	34	0.02	0.15	30
Nonaccrual assets .....	0.10	0.39	8	0.34	0.59	26	0.54	0.47	70	0.55	0.67	44	0.42	0.53	41
30+ days past due and nonaccrual assets .....	0.22	0.88	8	0.47	1.04	17	0.59	0.97	30	0.62	1.29	18	0.59	1.19	17
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.06	0.32	7	0.16	0.43	13	0.22	0.36	31	0.27	0.52	24	0.22	0.44	20
90+ days past due and nonaccrual assets + other real estate owned .....	0.09	0.34	11	0.17	0.46	13	0.22	0.37	28	0.29	0.55	26	0.23	0.48	19
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.09	0.38	10	0.16	0.52	11	0.22	0.41	24	0.28	0.60	21	0.22	0.53	19
Allowance for loan and lease losses .....	21.21	57.44	14	30.09	67.93	19	47.49	62.64	43	42.86	66.66	31	58.63	115.41	24
Equity capital + allowance for loan and lease losses .....	1.24	3.52	14	1.83	4.43	18	2.77	3.60	41	2.86	4.97	27	2.20	4.28	26
Tier 1 capital + allowance for loan and lease losses .....	1.08	3.97	11	2.06	5.28	15	3	4.30	38	3.35	6.05	24	2.45	5.65	19
Loans and leases + other real estate owned .....	0.18	0.63	8	0.36	0.88	14	0.54	0.71	43	0.57	0.97	27	0.44	0.85	19

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.02	0.26	7	0.01	0.24	9	0.01	0.26	6	0.04	0.39	5	0.13	0.38	16
	90+ days past due .....		0	0.11	35	0	0.12	36	0.01	0.12	45	0	0.16	36	0	0.16	28
	Nonaccrual.....		0.08	0.45	9	0.24	0.65	19	0.10	0.52	14	0.43	0.76	33	0.45	0.46	55
Commercial and industrial	30–89 days past due .....		0.19	0.28	52	0.21	0.17	67	0.05	0.24	16	0.07	0.23	21	0.17	0.31	37
	90+ days past due .....		0.03	0.03	65	0	0.02	40	0.01	0.04	50	0.01	0.03	46	0	0.05	35
	Nonaccrual.....		0.12	0.46	17	0.46	0.64	46	1.07	0.57	83	0.65	0.75	47	0.36	0.83	28
Individuals	30–89 days past due .....		0.34	0.70	28	0.35	0.55	37	0.41	0.63	37	0.53	0.83	34	0.53	0.83	34
	90+ days past due .....		0.31	0.07	87	0.37	0.07	90	0.33	0.09	86	0.44	0.14	84	0.48	0.17	84
	Nonaccrual.....		0.29	0.18	78	0.24	0.18	67	0.17	0.17	61	0.29	0.28	67	0.30	0.17	69
Depository institution loans	30–89 days past due .....		0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
	90+ days past due .....		0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
	Nonaccrual.....		0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due .....		0	0.10	29	0	0.16	29	0.21	0.07	80	0	0.17	28	0.02	0.24	54
	90+ days past due .....		0	0	44	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0	0.36	27	1.29	0.69	78	0	0.70	27	0	0.49	24	1.87	0.67	82
Foreign governments	30–89 days past due .....			0			0.01			0.50			0			0.07	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.18			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due .....		0	0.11	42	0.32	0.11	83	0	0.12	33	0	0.18	30	0.36	0.20	73
	90+ days past due .....		0	0.01	33	0	0.01	71	0	0.01	70	0	0.01	33	0	0.01	69
	Nonaccrual.....		0.01	0.07	54	0	0.13	45	0.01	0.09	50	1.82	0.15	96	0.03	0.13	45

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.



## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	823,237	827,003	842,112	807,362	850,822										
Retained earnings .....	2,405,401	2,069,762	2,204,928	1,925,226	1,672,438										
Accumulated other comprehensive income (AOCI) .....	-564,803	223,107	126,314	318,340	83,180										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,663,835	3,119,872	3,173,354	3,050,928	2,606,440										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	172,890	166,913	165,639	182,339	190,999										
Accumulated other comprehensive income-related adjustments .....	-564,803	222,897	122,139	318,340	83,180										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,055,748	2,730,062	2,885,576	2,550,249	2,332,261										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	2,615	1,728										
Common equity tier 1 capital .....	3,055,748	2,730,062	2,885,576	2,547,634	2,330,533										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	2,615	1,728										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b>	3,055,748	2,730,062	2,885,576	2,547,634	2,330,533										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	272,505	270,558	271,544	269,595	70,372										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	144,788	172,258	167,164	185,316	104,492										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....					0										
Tier 2 capital before deductions .....	417,293	442,816	438,708	454,911	174,864										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	417,293	442,816	438,708	454,911	174,864										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,473,041	3,172,878	3,324,284	3,002,545	2,505,397										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	37,583,672	34,293,852	38,106,041	30,619,613	25,071,023										
Less: Deductions from common equity tier 1 capital .....	172,890	166,913	165,639	184,954	192,727										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	37,410,782	34,126,939	37,940,402	30,434,659	24,878,296										
Total risk-weighted assets .....	26,719,886	22,918,185	23,954,913	21,055,255	18,895,635										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	11.44	11.85	48	11.91	12.66	43	12.05	12.37	47	12.10	12.35	52	12.33	12.11	58
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	11.44	12.53	35	11.91	13.44	25	12.05	13.11	35	12.10	13.08	38	12.33	12.78	50
Tier 1 capital, column B .....	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	13	14.37	29	13.84	15.42	20	13.88	14.91	35	14.26	15.23	38	13.26	14.36	38
Total capital, column B .....	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.17	9.08	22	8	9.11	20	7.61	8.98	17	8.37	9.13	32	9.37	9.76	45
Supplementary leverage ratio, advanced approaches HCs .....		6.62			6.95			6.71			8.72			7.41	



## Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.77			0.64			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans .....		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		11.61			-1.19			6.83			-2.40			22.48	
Total selected assets.....		18.50			3.19			9.48			2.04			12.40	
Deposits .....		-4.80			9.07			0.73			3.46			10.36	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		80,488	60,776	132,446	98,375	85,628	32.43	140.37
Dividends .....		45,000	35,000	80,000	57,500	42,500	28.57	157.14
Interest .....		0	0	0	0	0		
Management and service fees .....		35,488	25,776	52,446	40,875	43,128	37.68	122.01
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		7,683	47,349	57,117	29,176	23,288	-83.77	-56.10
Dividends .....		4,000	43,217	49,217	20,860	14,000	-90.74	-63.64
Interest .....		0	0	0	0	0		
Management and service fees .....		3,683	4,132	7,900	8,316	9,288	-10.87	-43.36
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		88,171	108,125	189,563	127,551	108,916	-18.45	72.93
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		1,786	7,598	7,958	7,034	11,249	-76.49	-70.46
Total operating income .....		89,957	115,723	197,521	134,585	120,165	-22.27	57.73
<b>Operating Expenses</b>								
Personnel expenses .....		26,848	28,982	62,109	56,919	57,487	-7.36	27.91
Interest expense .....		4,462	4,583	9,194	3,450	0	-2.64	
Other expenses .....		22,488	10,838	21,828	18,984	21,124	107.49	117.57
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		53,798	44,403	93,131	79,353	78,611	21.16	71.74
Income (loss) before taxes .....		99,881	75,161	109,203	57,217	41,554	32.89	288.54
Applicable income taxes (credit) .....		14,464	-6,538	-10,322	-6,229	12,201		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		85,417	81,699	119,525	63,446	29,353	4.55	193.80
Equity in undistributed income of subsidiaries .....		158,102	98,356	233,493	223,056	214,247	60.74	172.92
Bank subsidiaries .....		151,356	132,257	263,084	234,014	221,215	14.44	131.59
Nonbank subsidiaries .....		6,746	-33,901	-29,591	-10,958	-6,968		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		243,519	180,055	353,018	286,502	243,600	35.25	179.90
<b>Memoranda</b>								
Bank net income .....		196,356	167,257	343,084	291,514	263,715	17.40	136.98
Nonbank net income .....		10,746	9,316	19,626	9,902	7,032	15.35	200.76
Subsidiary holding companies' net income .....		0	0	0	0	0		





